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PUNCTUALITY IN THE PAYMENT OF DEBTS.

ROM. 13, 8. *Owe no man any thing.*

THE Bible, so far as it presents a code of morals, inculcates two great classes of practical duties; those which relate to God and those which relate to man. These duties are referred, in the same volume, to their appropriate affections—love to God and love to our fellow beings. To love God and obey him, are convertible terms; or they mutually imply the existence of each other; because love cannot warm the heart and regulate its pulsations, without securing obedience, and obedience can never characterize the life, when it is not secured by the principle of love. The one is the fountain, the other the stream.

The same connection exists between the spirit of true benevolence, or love to our fellow-men, and the discharge of relative duties. To love our fellow beings, is to fulfil the second great command of the law; because real love or benevolence, in its natural and spontaneous flow, must lead to those outward acts which are demanded by the various relations of one human being to another. Love and obedience, in this case, as in the former, will travel hand and hand. He that loves his fellow man, as required by the

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united authority of law and gospel, will treat him, in the different circumstances of human life, with justice and mercy. On the other hand, he that is guilty of injustice or fraud, in any shape, violates the great law of benevolence, and does not love his neighbor as himself. The apostle clearly inculcates this sentiment in the text and context. He is treating of relative duties. "Render, therefore, to all their dues ; tribute to whom tribute is due ; custom to whom custom ; fear to whom fear ; honor to whom honor. Owe no man any thing, but to love one another : for he that loveth another hath fulfilled the law. For this, thou shalt not commit adultery, thou shalt not kill, thou shalt not steal, thou shalt not bear false witness, thou shalt not covet ; and if there be any other commandment, it is briefly comprehended in this saying, namely, thou shalt love thy neighbor as thyself. Love worketh no ill to his neighbor ; therefore love is the fulfilling of the law."

The law of love, as here expounded, requires, on the one hand, that we should refrain from all those acts which would work "ill" to our neighbor, and, on the other, that we should perform those acts which result from our mutual relations, and which will promote our neighbor's happiness.

The words which I have selected as my text, though they relate to pecuniary or commercial transactions, stand in a very sacred connection. It is this : The law of God, so far as relative duties are concerned, requires us to abstain from every thing that would inflict injury upon our fellow men, and to do those things which will promote their greatest good. Every thing else is a violation of the law of God, as it respects relative duties. *To owe a man any thing*, is to violate this law. *To pay our debts*, is a duty expressly enjoined by the authority of the Bible ; to refuse, or even *defer* to do this, is a sin against God.

"Owe no man any thing, but to love one another." There is one debt we may be always paying, and yet never fully discharge, and that is the debt of love. The claims of this debt, are, from the nature and relations of moral beings, inexhaustible and eternal. All other debts should be punctually discharged.

The subject of the present discussion, is PUNCTUALITY IN THE PAYMENT OF DEBTS.

The text is not intended to forbid men from entering into pecuniary responsibilities, or using their credit in the way of lawful business; but it enjoins punctuality in meeting contracts, or the payment of debts, as soon as they are due. In the former sense, a man may be in debt, without moral wrong; in the latter, where it is voluntary, he *cannot*. It may be further remarked, that the command of the text applies with equal force to *small* demands, as to large. "Owe no man ANY thing"—not even the smallest sum.

1. *A regard to a man's own word*, ought to secure punctuality in paying debts.

Contracting a debt always implies a promise of payment, and the time when such payment shall be made, is either a matter of stipulation, or must be gathered from circumstances. There is always a promise, either explicit or implied, which pledges a man's word, and that promise is to be interpreted by the same rules which apply to kindred subjects, and is not only binding in law, but is enforced by moral principle. Let the eye be directed, for a moment, to this pledge or promise. You purchase a piece of property of your neighbor, and tell him he shall have his money for it the next week. In the mean time, you have a right to be in your neighbor's debt, for this is a part of the contract. Or rather, strictly speaking, and in the sense of the text, you do not "*owe*" him till the money is due. The injunction of the text cannot be violated till the time of payment arrives. But then, you are bound by your

own promise to discharge that debt; and you are guilty of a constant violation of your own word, voluntarily pledged, while you neglect to do it. No matter what the fashion is—or how many others are equally guilty—here is a breach of promise; and whether the pledge respected a hundred thousand dollars, or a single sixpence, the principle is the same. What various injuries you may have inflicted on your neighbor, is not now the inquiry. One thing, however, is certain; in neglecting to pay that demand, you have violated your word.

Take another case. You give a note of hand, in which you "*promise*" to pay a certain sum, on a given day. In this case, you are bound, by your own word of promise, to meet the engagement with punctuality. You have no moral right to let that express contract run on, from month to month and from year to year, uncanceled, without the express consent of the other party. It is all in vain to plead the customs of society—the usages of men of business; you have passed your word, and this pledge ought to be deemed sacred as a right arm, and dear as a right eye. "What is written is written," and ought to be fulfilled to the letter. Every jot and tittle ought to be looked upon as clothed with all that is imperative in moral obligation. And the same principle may be applied to cases without number. A promise has gone out, which ought to be kept; a pledge has been given, which ought to be redeemed. You order or consent to take a Newspaper, or a Religious Periodical, and you take it with your eyes open upon the "terms;" and in the very act of ordering it, or in consenting to take it, you pledge yourself to pay for such publication *according to the terms*; and while you neglect to do this, you stand convicted, as a moral being, of violating your pledge, and withholding from another his right. I speak not now of the disastrous consequences of such solemn trifling, but I speak of its *guilt*; and of the amount of that guilt

let every candid man judge for himself. And let him decide as in the presence of God, and in prospect of the final reckoning, when it shall appear that "he who is unjust in the least, is unjust also in much." The plea of inconvenience in making payments at a distance will not excuse neglect. He that fears God and respects the rights of his fellow man, will "*do justly*," even though it require a sacrifice. He will be generous rather than unjust.

2. The punctual payment of debts, *saves much time.*

In matters of business, the maxim, "*Time is money*," is of great practical value. It is so to the merchant, the editor, the mechanic, the farmer. Time squandered, and the very prop of life is swept away. In the business transactions of the world, to save time is a golden secret; and every thing that intrenches upon this peculiar treasure, inflicts a pecuniary loss upon the community. And punctuality, or delinquency, in the payment of debts, sustains an intimate relation to this subject. This any eye can see. Much time is lost in collecting debts, especially small debts, which would be saved, and might be devoted to useful business, if men would keep their engagements. And the loss, in this case, falls just where it ought not to fall—upon the creditor, and not upon the debtor—upon the injured, and not upon the offending party. Many debts, and particularly small ones, cost more time, in their collection, than they are worth. A bill of a few dollars, or a few shillings, is presented again and again; "it shall be paid soon," and yet nothing is got but *promises*. This operation consumes much time, and imposes an unjust and oppressive tax upon the creditor, and that too, in many instances at least, in return for a real favor. Had the clerk, or apprentice, or other agent, employed in collecting small debts, applied himself diligently to business, he could, in many instances, have made more than he has been able to collect. This is enough to ruin almost any man whose bu-



business is conducted upon a small scale, in relation to his debtors, and who, at the same time, sustains heavy responsibilities to his creditors. His stock, in trade, or his labor expended upon raw materials, requires large sums, at stated periods, in order to the successful prosecution of business ; and if his own time, or the time of his agents, is consumed in collecting a thousand little debts, even should he, by the mere powers of importunity, finally succeed, in this respect, he must sacrifice a large proportion of his legitimate profits. In this case, the debtor actually robs the creditor of his time ; and "time," let it be repeated, "is money." Could this loss of time, incurred in running up and down the streets, or writing letters into the country, fall upon the transgressor—that is, the debtor, it would be far less a matter of regret than it is now ; but even in this case, it would be a dead loss to the community which ought to be avoided, and which can be avoided, by the practice of a single Christian virtue,—*punctuality in the payment of debts*. Obedience to the text, "Owe no man any thing," would save centuries of time, in our world.

3. *It is for a man's interest, to pay his debts with punctuality.*

There are few men, and especially few men of business, who can sustain themselves, in the prosecution of their ordinary affairs, without some assistance from others. Every one needs accommodation ; and, in pecuniary transactions, credit is capital. This can be acquired and sustained only by punctuality. Engagements must be considered sacred, and be kept, not only in their spirit, but in the strictness of the letter. The person whose practical maxim is, "Owe no man any thing," can often command the means which are beyond the reach of those who are far more wealthy, but less punctual than himself. Punctuality is a sure passport among men of business ; an endorser

of unquestioned responsibility. But this is not all. The man who is prompt in payment, and whose word is as good as his bond, escapes a sore evil—an eating moth, which preys upon the pecuniary resources of the negligent; I mean the payment of immense sums by way of *interest*. This is the leprosy upon the means of life, which often reaches the very vitals, before the person himself is aware of the nature of the disease. Many a man has been greatly injured, in his property, by the payment of interest; and much of this might have been avoided, by the virtue of punctuality. The creditor understands, perhaps better than any other man, the plain tale of truth told by the INTEREST-TABLE; and let every man consult that commercial monitor, and adopt, in justice to himself, if from no higher motive, the sentiment of the text, as his motto—“Owe no man any thing.” In addition to all this, the person who pays his debts regularly, when they become due, knows, or *may* know, just where he stands, in relation to worldly matters, and may more readily ascertain what he has to expend upon himself and family, in charity to the poor, for public improvements in society, and for the establishment of the kingdom of God in the world. He that pays his debts, as he contracts them, or when they become due—and thus keeps along even with the world—will be able to see more clearly, than any other man, the exact extent of that economy which he is called upon to practice, in order to keep his affairs from painful derangement. In whatever aspect this subject is viewed, it will be seen, that the text presents a maxim of sound policy, as well as of pure and elevated morals—uniting, as the Bible always does, our own personal good with the welfare of our neighbor.

4. *The good of the creditor*, enforces the command of the text, “Owe no man any thing.”

“Love worketh no ill to his neighbor.” The spirit of

true benevolence—that spirit which places another's good on a footing of equality with our own, will lead to great punctuality in paying debts. Our neighbor's interest imperiously demands it. We cannot neglect this duty, or defer it, without an injury to him ; and sometimes this injury is deep and permanent—one that neither time nor money can repair.

The loss of time, in collecting debts, and especially small debts, has been already considered. In strict justice, the full value of this time ought to be paid for by him whose negligence has caused this sacrifice. But it would be well, were this the only evil sustained by the creditor. The want of punctuality is to him the source of nameless troubles in the transaction of his daily business. His credit is often seriously impaired by the remissness of others. The engagements of one man, in the mercantile or business-doing world, frequently rest upon the promises of other men, as their only basis. These engagements are such as cannot be violated, without immense injury. They respect large amounts ; they stand vitally connected with a man's whole business transactions ; they affect his reputation as a man, and his character as a Christian. In these responsible circumstances, he has given credit to a multitude of persons, in small amounts ; and these remain unpaid, perhaps, merely because they *are* small. Promises of payment have been given and accepted, in good faith ; but the kindest promises will never enable the man to whom they are made, and who looks in vain for their fulfilment, to pay his debts. "Hope deferred," in this case, as well as in others, "maketh the heart sick." In the mean time, while these small sums are withheld, and while they are greatly needed, the creditor who has depended on them and made his own solemn stipulations, on this basis, and who, as it frequently happens, is another man's debtor, in large amounts, is unable to meet his contracts, and, as a



necessary consequence, loses his credit. This injury is inflicted by the negligence of the debtor. And, in many instances, this great calamity originates in the want of attention to small debts—debts which might easily have been paid; and which would have been thought of and attended to, with punctuality, if the numerous individuals concerned, had remembered, that the ocean itself is composed of drops. Many persons are robbed of the common comforts of life, or must involve themselves in debt and all its consequent perplexities, simply by the negligence of others; who are often persons in easy circumstances of life. This is downright injustice and oppression. It is inflicting a wound without a cause—violating the law of benevolence almost without a temptation. The laboring classes, and even the poor; are often wronged in this respect. Their “hire” is “kept back by fraud.” They suffer much by being compelled to wait the convenience or caprice of their more wealthy employers.

But the injury done to the purse, is not the last nor the least, on the catalogue of ills which are suffered from the want of promptitude in the payment of debts. The *moral feelings*—the deep sensibilities of the heart are intimately concerned. A man in moderate circumstances, or of small pecuniary means for the support of himself and family, and, at the same time, possessing a nice sense of honor, or what gives a still sharper point to the sting, feeling the full pressure of Christian obligation, in all his secular engagements, is often made to suffer deeply by the negligence of those with whom he is in the habit of business transactions. To say nothing of his time wasted—his credit jeopardized, his means of life diminished by that slow and wasting consumption called *interest*, he often becomes the victim of his own sensibility. His promise is out; a promise that, like the oath of God, presses upon his heart, a promise that could have been fulfilled to “the very last mite,” if

others, whose promises are equally binding, were not faithless to their engagements. But a rehearsal of *his* disappointments will not pay his debts, appease his creditors, nor satisfy his own mind. Many a fine spirit is broken down and discouraged by this process. In the absence of that stimulus which is imparted to the human mind by success, and which inspires hope and impels to action, the heart faints and future effort is paralyzed. And all this mental torture—this annihilation of energy—this wreck of mind, is induced by no greater cause than the want of punctuality in the payment of small debts. For the truth of these remarks, an appeal might be made to the bitter experience of not a few in the various walks of life : to the industrious mechanic, to the shop-keeper who does business upon a small scale, to the worthy female who supports herself by the needle, to the editor or publisher of newspapers and Christian journals, to the school teacher, and to the minister of the cross.

5. The punctual payment of debts, *promotes confidence between man and man.*

Mutual confidence is the strong ligament which binds together the social compact. Society would dissolve without it. Every thing which impairs this confidence, should be avoided as the foe of social man ; and every thing that enlarges its sphere, and gives strength and durability to its influence, should be cherished as the apple of the eye. The regular payment of debts, has a most happy effect upon society, in its best interests. Were this thing to be perfectly uniform, a man's word would be implicitly received, and a promise would be clothed with the authority of a bond. Credit, in these circumstances, would be established upon a sure basis. Mutual accommodations would run through all the transactions of society, and the resources of the entire body, become, in effect, the resources of each individual, for his practical benefit. Perfect confidence be-

tween man and man, would produce that state of things in which the best feelings of the heart—the spirit of benevolence—might have full scope, in conferring favors in the way of business. And if rigid punctuality were to become uniform and universal, a state of regularity and perfection might be attained, which has hitherto been considered visionary, in the affairs of men. Nothing could do so much to allay distrust, promote confidence, perfect credit, extend accommodation, and gratify the kind feelings of the heart, without the drawback of insecurity which now attends their exercise, as rigid punctuality in the payment of debts. Let this principle extend to small demands, as well as great, and the work is done. Mutual confidence would promote mutual advantage ; and the prosperity of individuals and of society would be secured. That success in business which is implied in the prompt and regular receipt of a man's just dues, be the amount large or small, would inspire hope, and hope would secure future effort.

On the other hand, disappointment produces distrust, and distrust bars the door against various indulgences which might readily be given, if promises, in money matters, could be implicitly relied upon. The heart and hand are closed, and those who are able to give credit to relieve pressure, or supply necessities, or accommodate the pecuniary circumstances of another, are unwilling to do it, because engagements, respecting the payment of debts, are so often violated. And this distrust is sometimes transferred from the business world to social life ; and general confidence, the bond of compact and of intercourse, is sundered. Just so far as this state of things exists, the basis of mutual accommodation is shaken, and the purposes of our social existence are defeated. Inattention to the just demands of others—failure in meeting pecuniary engagements—contributes to this end ; and

the individual who is guilty of this sin, assails, in a vital point, the interests of social man.

6. *The honor of religion*, is concerned in the payment of debts.

A promise, in business matters, whether it is made in express terms, or implied in the very nature of the case, is sacred and imposes a moral obligation. To trifle with such a promise, or to neglect attention to it, merely because it relates to secular affairs, is to set aside all moral rule, and to make religion of no practical use in the world. And yet it would seem, that the want of punctuality and the violation of engagements, are too often viewed as a mere matter of business—a kind of *professional* thing. This spirit, at least if we may judge from the fruits, extensively pervades the community, and is poisoning the fountain of moral feeling, and producing torpor in the public conscience. It is to be feared, that many good men are in some measure under its influence. They may not be aware of the fact; but, from some cause, they do not cherish a nice sense of obligation, in their engagements which relate to debts, and especially small debts. They do not intend to be dishonest, but they are negligent; and this defect in Christian character, inflicts nameless ills of which they are not fully aware. Those which fall upon the creditor, have been already recited. But the honor of Christ should be esteemed dearer than the interests or feelings of our fellow men. The gospel is designed of God to make the world better; to bring the heart under a new influence; to establish upon the very throne an efficient principle of moral action; and thus to subject the conduct to the rules of holy living. Where this effect is not produced, the gospel has not done its peculiar and appointed work. Christian principle will lead to Christian acts. The tree will produce its own fruit. We have a beautiful comment on this sentiment, in the context.—

"Render, therefore, to all their dues." "Owe no man any thing." "Love worketh no ill to his neighbor; therefore, love is the fulfilling of the law." To be a thorough Christian is to have an honest heart, and to act it out; and when *profession* is not followed up by *practice*, the gospel is dishonored, and Christ is "wounded in the house of his friends." The eagle eye of the world is upon Christians. They are more closely watched in their ordinary affairs than in their religious duties. They are estimated by their conduct. Much is expected of them, and they should honor their religion. Punctuality is a Christian virtue; and if professors of religion are deficient in this; if they break their promises and neglect to pay their debts, they bring dark reproach upon that worthy name by which they are called. They give occasion to others to say, that religion is a mere delusion, or that these men are faithless to their own solemn vows. Let the Christian's maxim be, "Owe no man any thing, but to love one another."

## REMARKS.

1. *We may learn the remedy* for remissness in paying debts. Punctuality in business matters, must be placed upon its true basis; the basis of moral obligation. It is not enough to trace its influence upon a man's own credit and peace of mind; upon the pecuniary interests of the creditor; and upon the commercial affairs of society; but the payment of debts must be placed just where the Apostle Paul has placed it, in the text. It is here made a part of the moral law. It belongs to the code of relative duties, and it is enforced by the authority of God himself. It is elevated to an equality with any other Christian duty. As *prayer* is a specific branch of duty included in the great command of the law, "Thou shalt love the Lord thy God with all thy heart," so "owe no man *ANY thing*," or punctuality in paying debts, is another branch of duty included



in the equally great command, "Thou shalt love thy neighbor as thyself." Here God himself has placed the duty; and from his decision there is no appeal. If men would view the matter in this light, money transactions would be attended with much greater regularity. Many small debts would be recollected and paid before the going down of the sun, and especially before the time of evening prayer. God himself has said, "I hate robbery for burnt offering"—and "to obey is better than sacrifice." He will never accept of acts of piety to himself in the place of integrity and justice to our fellow men.

2. This subject commends itself to *young men*. The common maxim, that "punctuality is the life of business," is not more true than the remark, that it is the life of a *man of business*. If it is correct, that punctuality keeps the business of men alive, it is equally correct, that it keeps *men of business* alive. No person can succeed, in secular matters, without prompt attention to his own engagements. Delay is ruin. A moment too late, may prove as fatal to a man's prospects as the annihilation of a century. Punctuality in meeting every pecuniary obligation, should be adopted upon principle, and this principle should establish in every man, and especially in every young man, fixed and settled habits. Let him be as true to dates as the *almanac*; as punctual as the revolutions of the seasons, or the rising of the sun. It will become stock in trade to him. It will establish a reputation for him among men, and augment his means of glorifying God.

3. *We may see the unequal pressure* of a want of punctuality in paying debts. The effects of negligence, in relation to pecuniary engagements, are injurious to all concerned. Every one suffers, in some way—in body, mind, or purse, and no one receives a benefit. But it should not be forgotten, that some must sustain peculiar evils. Persons of small means, suffer most. Those whose entire

resources for carrying on their business, are scattered over the country, in one or two thousand demands of a few dollars each, can duly appreciate the virtue of punctuality, for they have learned its worth in the criminal negligence of others. There are many publishers of newspapers, and editors of literary and religious periodicals, who have hardly the means of paying for their materials and supporting themselves, whose situation in life might be made comfortable, and their usefulness greatly extended, if those who have enjoyed the fruit of their services, were honest enough to pay their small debts. Each delinquent, in such cases, should consider, that he may be inflicting a most ungrateful and cruel wound, not only upon the individual who is serving him, but indirectly, upon the best interests of the community. Teachers of academies and common schools, often suffer in the same manner. The same is true of many a mechanic, day-laborer and seamstress. They are industrious, and if others were punctual, it would save them many anxious moments, and sometimes, many bitter tears. Ministers of the gospel, from their peculiar situation respecting money matters, suffer as much, from the want of punctuality, as any other class of men. Their means are limited, and if these are not promptly furnished, they have no alternative but to contract debts, and sometimes forfeit their word and lose their credit. These things ought not so to be. This, in all the above cases and many others, is "*grinding the face of the poor.*" It is refusing to "bear the infirmities of the weak." "I speak to wise men, judge ye what I say."

4. It is morally right *to compel men to pay their debts.* The compulsory process of law, should always be avoided, when practicable, and should be adopted only as the last resort. But it would be a real blessing to the community to be disciplined into punctuality, even by the rod of the law, when other and gentler means have failed. It has a

bad effect, in many ways, that a multitude of small debts are never paid. It is not only unjust to the creditor, but it is a moral injury to the debtor and the community. It introduces confusion into the business world, lowers the standard of integrity, and sears the conscience. The same loose system of morals, if suffered to pass, extends to other subjects and diffuses its influence through the body politic. Such a state as this, is far more to be deprecated than the rigid execution of law upon delinquent debtors. If their neglect is not voluntary, let mercy reign. Its influence is like the dew of heaven. It is an attribute, bright in God and lovely in man. In our world, it is greatly needed; and here let it exist and triumph. But "the lawless and disobedient" may, with propriety, be compelled to do justice to others, and pay their debts. The apostle who wrote the precept, "Owe no man any thing," informs us, that the law was made for such. Indeed both law and gospel enforce the injunction of the text, by the authority of God and the solemn sanctions of eternity.

